

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SHIRLEY A HOWARD

Debtor(s)

Case No. 14-45922

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/29/2014.
- 2) The plan was confirmed on 04/02/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/16/2015.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,509.28
Less amount refunded to debtor	\$348.46

NET RECEIPTS: **\$4,160.82**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,844.33
Court Costs	\$0.00
Trustee Expenses & Compensation	\$177.43
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,021.76**

Attorney fees paid and disclosed by debtor: \$108.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVC	Unsecured	14,267.00	14,267.64	14,267.64	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	926.00	926.96	926.96	0.00	0.00
Cap1/bstby	Unsecured	1,027.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	198.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	369.84	328.00	328.00	0.00	0.00
COMMONWEALTH EDISON	Unsecured	200.00	838.47	838.47	0.00	0.00
DEPARTMENT OF TREASURY	Unsecured	3,202.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	1,726.00	NA	NA	0.00	0.00
Figi S Companies Inc	Unsecured	100.00	NA	NA	0.00	0.00
Google Wallet Card	Unsecured	975.00	NA	NA	0.00	0.00
H & R ACCOUNTS	Unsecured	140.00	NA	NA	0.00	0.00
HOLY CROSS HOSPITAL	Unsecured	135.00	135.00	135.00	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	55.70	55.70	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	314.96	262.43	262.43	0.00	0.00
JAMES FELTON	Unsecured	4,100.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	404.00	NA	NA	0.00	0.00
MIGDAL LAW GROUP	Unsecured	2,024.48	NA	NA	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Unsecured	8,292.00	NA	NA	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Secured	15,200.00	24,585.62	24,585.62	1,355.21	783.85
SEVENTH AVE	Unsecured	371.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	NA	713.27	713.27	0.00	0.00
Stellar Recovery Inc	Unsecured	268.00	NA	NA	0.00	0.00
Trident Asset Manageme	Unsecured	270.00	NA	NA	0.00	0.00
Trident Asset Manageme	Unsecured	270.00	NA	NA	0.00	0.00
Trident Asset Manageme	Unsecured	270.00	NA	NA	0.00	0.00
Trident Asset Manageme	Unsecured	220.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,585.62	\$1,355.21	\$783.85
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$24,585.62	\$1,355.21	\$783.85
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$262.43	\$0.00	\$0.00
TOTAL PRIORITY:	\$262.43	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,265.04	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,021.76</u>	
Disbursements to Creditors	<u>\$2,139.06</u>	
TOTAL DISBURSEMENTS :		<u>\$4,160.82</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.